

United States Bankruptcy Court
Southern District of Mississippi

In re:
Veronica Ann Jackson
Debtor

Case No. 25-50122-KMS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-6

User: mssbad

Page 1 of 2

Date Rcvd: May 21, 2025

Form ID: 318

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol

- | |
|--|
| Definition |
| + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2025:

Recip ID

Recipient Name and Address
+ Veronica Ann Jackson, 339A Smyrna Rd., Seminary, MS 39479-4162
+ Anna Claire Henderson, Esq., For PriorityOne Bank, 1765-a Lelia Drive, Suite 103, Jackson, MS 39216-4820
+ Derek A. Henderson, Esq., For PriorityOne Bank, 1765-a Lelia Drive, Suite 103, Jackson, MS 39216-4820
+ Derek Henderson, 1765-A Lelia Dr, Ste 103, Jackson, MS 39216-4820
+ LVNV Funding, PO Box 14097, Greenville, SC 29610-4097
+ Luke Davis, 809 Lafayette St, Columbia, MS 39429-2437
+ Mariner Finance, 560 Weathersby Rd, Ste 120, Hattiesburg, MS 39402-1163
+ Priorityone Bank, Pob 516, Magee, MS 39111-0516

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID

Notice Type: Email Address	Date/Time	Recipient Name and Address
+ Email/PDF: AffirmBKNotifications@resurgent.com	May 21 2025 19:37:23	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
Email/Text: bankruptcy@centuryfirstfcu.com	May 21 2025 19:32:00	Century First, 3318 Hardy Street, Hattiesburg, MS 39401
Email/Text: bankruptcy@centuryfirstfcu.com	May 21 2025 19:32:00	Centuryfst, 3318 Hardy Street, Hattiesburg, MS 39401
+ EDI: CAPITALONE.COM	May 21 2025 23:30:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
+ EDI: PHINGENESIS	May 21 2025 23:30:00	Concora Credit, P.O. Box 4477, Beaverton, OR 97076-4401
+ Email/PDF: creditonebknotifications@resurgent.com	May 21 2025 19:37:23	Credit One Bank, Attn: Bankruptcy, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
+ EDI: PHINGENESIS	May 21 2025 23:30:00	Genesis FS, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
+ Email/PDF: resurgentbknotifications@resurgent.com	May 21 2025 19:37:24	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 21 2025 19:32:00	Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561
EDI: SYNC	May 21 2025 23:30:00	Synchrony, Attn: Bankruptcy, PO Box 955060, Orlando, FL 32896-5060

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

District/off: 0538-6

User: mssbad

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Date Rcvd: May 21, 2025

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cr
 5468634 *P++ PriorityOne Bank
 CENTURYFIRST FEDERAL CREDIT UNION, 3318 HARDY STREET, HATTIESBURG MS 39401-6962, address filed with court:, Century First, 3318 Hardy St, Hattiesburg, MS 39401

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2025 at the address(es) listed below:

Name	Email Address
Anna Claire Henderson	on behalf of Creditor PriorityOne Bank annaclaire@derekhendersonlaw.com
Derek A Henderson	on behalf of Creditor PriorityOne Bank derek@derekhendersonlaw.com melissa@derekhendersonlaw.com
Thomas Carl Rollins, Jr	on behalf of Debtor Veronica Ann Jackson trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov
Zachary S Wessler, Sr	chapter7trustee@wesslerlawgroup.com meredith@symmesestes.com;MS17@ecfcbis.com;Wessler.ZacharyR140624@notify.bestcase.com

TOTAL: 5

Information to identify the case:

Debtor 1	Veronica Ann Jackson	Social Security number or ITIN xxx-xx-2391
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court for the Southern District of Mississippi		
Case number: 25-50122-KMS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Veronica Ann Jackson
aka Veronica A Jackson, fka Veronica Jones

Dated: 5/21/25

By the court: /s/Katharine M. Samson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged
Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.